previous three years, the achievements against the targets were as follows:

Year	Percentage of agricultural advances to net bank credit (Target 18%)
1993-94	15.05
1994-95	13.91
1995-96	14.29

(e) As per the estimates made by the Working Group of the Planning Commission on VIII Five Year Plan, the estimates requirements of credit during 1996-97 is Rs. 34,890 crores. The likely disbursals during the current year have been estimated by NABARD to be around Rs. 28.800 crores.

Recoveries from IRDP and PMRY Beneficiaries by Nationalised Banks

1074. SHRI JOY NADUKKARA: Will the Minister of FINANCE be pleased to state:

(a) the total overdue to be paid to the nationalised banks from beneficiaries under IRDP, PMRY, etc.; and

(b) the total overdue from debtor who obtained more than Rs. 25 lakhs as loan from nationalised banks?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.P. VEERENDRA KUMAR): (a) As reported by Reserve Bank of India (RBI) the total overdues to be paid to the nationalised banks under Integrated Rural Development Programme (IRDP) and Prime Minister's Rozgar Yojana (PMRY) for the year ended March, 1996 is given below:

(*Rs. in lakhs*)

Scheme	*Amount*
IRDP	82682.48
PMRY	6246.65

(Figures provisional)

(b) The information is not generated by the data reporting system of the Reserve Bank of India.

Promotion Policy formulated by Management of Punjab & Sind Bank

1075. DR. RANBIR SINGH:
SHRI RAM NATH KOVIND:

Will the Minister of FINANCE be pleased to state:

(a) whether the management of Punjab & Sind Bank has formulated some promotion policy in September, 1993 for promotion of officers from JMGS-I to MMGS-II;

(b) whether normal channel of said policy was based on seniority subject to fitness;

(c) if so, the details thereof with provision of reservation made for SC/ST employees in normal channel in pursuance of existing instructions issued by Government from non-selection to selection method;

(d) whether some amendment in normal channel of promotion has been made;

(e) whether such an amendment has provision of reservation for SC/ST employees; and

(f) if so, the details thereof and if not, the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.P. VEERENDRA KUMAR): (a) to (f) Punjab and Sind Bank has reported that as per the promotion policy in force prior to 1993, there was no reservation in the promotions of officers from JMGS-I to MMGS-II, as all promotions were done on the basis of merit. In the year 1993 the bank made certain amendments to the existing promotion policy and provided the channels of promotions *i.e.* a normal channel and a fast channel. The normal channel of such policy comprised of a written test/seniority. There was no provision for reservation in either of the channel. Based on this policy, bank made 48 promotions through normal channel during the year 1994. Apart from this, bank also effected 67 promotions on seniority-cum-fitness basis as a one time measure where reservation was provided.

Thereafter, during 1995, the bank made further amendments to the promotion policy. As per the 1995 amendments, promotions under the normal channel be strictly on the basis of